

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jose A. Matos
Kelly M. Matos
Debtors

Case No. 19-03751-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Sep 16, 2022

User: AutoDocke
Form ID: 3180W

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jose A. Matos, Kelly M. Matos, 1707 SW 2nd Terrace, Cape Coral, FL 33991-1318
cr	+ Rushmore Loan Management Services, LLC as Servicer, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
5242280	Arcadia Recovery Bureau, LLC, PO Box 6768, Wyomissing, PA 19610-0768
5242282	+ Beautiful Smiles Family Dental Cntr, 564 Old York Rd., Etters, PA 17319-9536
5242283	+ Bureau of Account Management, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5242286	+ Cby Systems Inc, 33 S Duke St, York, PA 17401-1401
5424299	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
5253532	+ Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
5242293	+ ORTHOPEDIC SURGEONS OF PA, OIP, 3399 Trindle Road, Camp Hill, PA 17011-2286
5242301	+ Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120-0001
5242294	#+ Peerless Credit Services, Inc., PO Box 518, Middletown, PA 17057-0518
5242295	+ Penn Credit, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
5464011	+ Rushmore Loan Management Services, LLC, c/o FRIEDMAN VARTOLO LLP, 1325 Franklin Avenue, Suite 160, Garden City, New York 11530-1631
5242297	UPMC Pinnacle, PO Box 826813, Philadelphia, PA 19182-6813
5242304	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754
5242298	Windham Professionals, Inc., 380 Main St., Salem, NH 03079-2412

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5242281	+ Email/Text: asi@auditsystemsinc.net	Sep 16 2022 18:36:00	Audit Systems Incorporated, 3696 Ulmerton Rd., Suite 200, Clearwater, FL 33762-4237
5242285	Email/Text: CAF_Bankruptcy_Department@carmax.com	Sep 16 2022 18:36:00	CarMax Auto Finance, Attn: Bankruptcy, Po Box 440609, Kennesaw, GA 30160
5242284	+ EDI: CAPITALONE.COM	Sep 16 2022 22:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5247144	EDI: CAPITALONE.COM	Sep 16 2022 22:38:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5242287	+ Email/Text: dylan.succa@commercialacceptance.net	Sep 16 2022 18:36:00	Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
5242288	Email/Text: Collections_Bankruptcies@encoreexchange.com	Sep 16 2022 18:36:00	Computer Credit, Inc., PO Box 5238, Winston Salem, NC 27113-5238
5242299	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Sep 16 2022 18:36:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5424300	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 16 2022 18:36:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers,

5242289	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 16 2022 18:36:00	Indiana 46037-9764 Freedom Mortgage Corporation, Attn: Bankruptcy, Po Box 50428, Indianapolis, IN 46250-0401
5269507	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 16 2022 18:36:00	Freedom Mortgage Corporation, Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
5242300	EDI: IRS.COM	Sep 16 2022 22:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5242290	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 16 2022 18:36:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5266079	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 16 2022 18:36:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5242291	+ Email/Text: Bankruptcies@nragroup.com	Sep 16 2022 18:36:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5242292	+ EDI: NAVIENTFKASMSERV.COM	Sep 16 2022 22:38:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
5242303	EDI: PENNDEPTREV	Sep 16 2022 22:38:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5242303	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 16 2022 18:36:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5242302	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Sep 16 2022 18:36:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5463737	+ Email/Text: bkenotice@rushmorelm.com	Sep 16 2022 18:36:00	U.S. Bank National Association, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
5463738	+ Email/Text: bkenotice@rushmorelm.com	Sep 16 2022 18:36:00	U.S. Bank National Association, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
5242296	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Sep 16 2022 18:32:26	U.S. Department of Housing and Urba, 451 7th Street S.W., Washington, DC 20410-0001
5244313	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Sep 16 2022 18:32:26	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
5266258	EDI: AIS.COM	Sep 16 2022 22:38:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2022 at the address(es) listed below:

Name	Email Address
Andrew L Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbpcf@brockandscott.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmllawgroup.com
Jack N Zaharopoulos (Trustee)	TWeef@pamd13trustee.com
John Matthew Hyams	on behalf of Debtor 1 Jose A. Matos jmh@johnhyamslaw.com acb@johnhyamslaw.com;sew@johnhyamslaw.com
John Matthew Hyams	on behalf of Debtor 2 Kelly M. Matos jmh@johnhyamslaw.com acb@johnhyamslaw.com;sew@johnhyamslaw.com
Lauren Marie Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as Servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTT Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbpcf@brockandscott.com mario.hanyon@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmllawgroup.com
Robert Joseph Davidow	on behalf of Creditor Freedom Mortgage Corporation r.davidow@mgplaw.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:		
Debtor 1	<u>Jose A. Matos</u>	
	First Name	Middle Name Last Name
Debtor 2 (Spouse, if filing)	<u>Kelly M. Matos</u>	
	First Name	Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania		
Case number:	1:19-bk-03751-HWV	
	Social Security number or ITIN	xxx-xx-1256
	EIN	—-—-—-—
	Social Security number or ITIN	xxx-xx-4202
	EIN	—-—-—-—

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jose A. Matos
aka Jose A. Matos-Arroyo

Kelly M. Matos
aka Kelly M. Matos-Orozco

By the
court:

9/16/22

Henry W. von Eck

Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.